

JC960 U.S. PTO
05/31/01

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A
PTO/SB/05 (11-00)

Approved for use through 10/31/2002 OMB 0651-0032

Patent and Trademark Office U S DEPARTMENT OF COMMERCE

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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

| | |
|-----------------------|---|
| Attorney Docket No. | RD-28408 |
| First Inventor | Tim K Keyes |
| Title | METHODS AND SYSTEMS FOR PORTFOLIO CASH FLOW VALUATION |
| Express Mail Label No | EL817710615US |

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original, and a duplicate for fee processing)
2. Application claims small entity status
See 37 CFR 1.27
3. Specification [Total Pages 32]
(Preferred arrangement set forth below)
- Descriptive title of the Invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (*if filed*)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. Drawing(s) (35 USC 113) [Total Sheets 14]
5. Oath or Declaration [Total Pages 2]
- a. Newly executed (original or copy)
- b. Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 18 completed)
- i. DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b)
6. Application Data Sheet See 37 CFR 1.76

ADDRESS TO:
Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission
(If applicable, all necessary)
- a. Computer Readable Form (CRF)
- b. Specification Sequence Listing on
 - i. CD-ROM or CD-R (2 copies), or
 - ii. paper
- c. Statements verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

9. Assignment Papers (cover sheet & document(s))
10. 37 CFR 3.73(b) Statement
(when there is an assignee) Power of Attorney
11. English Translation Document (*if applicable*)
12. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations
13. Preliminary Amendment
14. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
15. Certified Copy of Priority Document(s)
(If foreign priority is claimed)
16. Request and Certification under 35 U.S.C. 122 (b)(2)(B)(i)
Applicant must attach form PTO/SB/35 or its equivalent
Certificate of Express Mail, Declaration & POA (for identification of inventors only), Appendix A
17. Other. _____

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation Divisional Continuation-in-part (CIP) of prior application No : _____ / _____

Prior application information:

Examiner: _____

Group/Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

| | | | | | |
|--|--|-----------|----------------|---|----------------|
| <input type="checkbox"/> Customer Number or Bar Code Label | (Insert Custom No or Attach bar code label here) | | | or <input checked="" type="checkbox"/> Correspondence address below | |
| Name | John S Beulick | | | | |
| Address | Armstrong Teasdale LLP | | | | |
| | One Metropolitan Sq , Suite 2600 | | | | |
| City | St Louis | State | Missouri | Zip Code | 63102 |
| Country | US | Telephone | (314) 621-5070 | Fax | (314) 621-5065 |

| | | | | |
|-------------------|--------------|--------------------|----------------------------------|-------------|
| Name (Print/type) | Natu J Patel | <i>Nat J Patel</i> | Registration No (Attorney/Agent) | 39,559 |
| Signature | | | Date | May 31, 200 |

Burden Hour Statement This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and trademark Office, Washington, DC 20231 DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

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TO/TE/50

FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

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| TOTAL AMOUNT OF PAYMENT | (\$ 1,678.00) | Attorney Docket Number | RD-28408 |
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Complete If Known

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|-----------------------------|-------------|
| Application Number | |
| Filing Date | |
| First Named Inventor | Tim K Keyes |
| Group Art Unit | |
| Examiner Name | |

| METHOD OF PAYMENT (check one) | | | | FEES CALCULATION (continued) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 1. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any over payments to Deposit Account Number 01-2384 Deposit Account Name <input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 <input type="checkbox"/> Applicant claims small entity status See 37 CFR 1.16 and 1.17 | | | | 3. ADDITIONAL FEES Large Entity Small Entity Fee Fee Fee Fee Code (\$ Code (\$)) (\$) <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Fee Description</td><td>Fee Paid</td></tr> <tr><td>105 130 205 65 Surcharge - late filing fee or oath</td><td></td></tr> <tr><td>127 50 227 25 Surcharge-late provisional filing fee or cover sheet</td><td></td></tr> <tr><td>139 130 139 130 Non-English specification</td><td></td></tr> <tr><td>147 2520 147 2520 For filing a request for ex parte reexamination</td><td></td></tr> <tr><td>112 920* 112 920* Requesting publication of SIR prior to Examiner action</td><td></td></tr> <tr><td>113 1840* 113 1840* Requesting publication of SIR after Examiner action</td><td></td></tr> <tr><td>115 110 215 55 Extension for reply within first month</td><td></td></tr> <tr><td>116 390 216 195 Extension for reply within second Month</td><td></td></tr> <tr><td>117 890 217 445 Extension for reply within third month</td><td></td></tr> <tr><td>118 1390 218 695 Extension for reply within fourth month</td><td></td></tr> <tr><td>128 1890 228 945 Extension for reply within fifth month</td><td></td></tr> <tr><td>119 310 219 155 Notice of Appeal</td><td></td></tr> <tr><td>120 310 220 155 Filing a brief in support of an appeal</td><td></td></tr> <tr><td>121 270 221 135 Request for oral hearing</td><td></td></tr> <tr><td>138 1510 138 1510 Petition to institute a public use proceeding</td><td></td></tr> <tr><td>140 110 240 55 Petition to revive - unavoidable</td><td></td></tr> <tr><td>141 1240 241 620 Petition to revive - unintentional</td><td></td></tr> <tr><td>142 1240 242 620 Utility issue fee (or reissue)</td><td></td></tr> <tr><td>143 440 243 220 Design issue fee</td><td></td></tr> <tr><td>144 600 244 300 Plant issue fee</td><td></td></tr> <tr><td>122 130 122 130 Petitions to the Commissioner</td><td></td></tr> <tr><td>123 50 123 50 Petitions related to provisional applications</td><td></td></tr> <tr><td>126 180 126 180 Submission of Information Disclosure Stmt</td><td></td></tr> <tr><td>581 40 581 40 Recording each patent assignment per property (times number of properties)</td><td></td></tr> <tr><td>146 710 246 355 Filing a submission after a final rejection (37 CFR 1.129(a))</td><td></td></tr> <tr><td>149 710 249 355 For each additional invention to be examined (37 CFR 1.129(b))</td><td></td></tr> <tr><td>179 710 279 355 Request for Continued Examination (RCE)</td><td></td></tr> <tr><td>169 900 169 900 Request for expedited examination of a design application</td><td></td></tr> <tr><td colspan="2">Other fee (specify) _____</td><td colspan="2"></td></tr> </table> | | | | Fee Description | Fee Paid | 105 130 205 65 Surcharge - late filing fee or oath | | 127 50 227 25 Surcharge-late provisional filing fee or cover sheet | | 139 130 139 130 Non-English specification | | 147 2520 147 2520 For filing a request for ex parte reexamination | | 112 920* 112 920* Requesting publication of SIR prior to Examiner action | | 113 1840* 113 1840* Requesting publication of SIR after Examiner action | | 115 110 215 55 Extension for reply within first month | | 116 390 216 195 Extension for reply within second Month | | 117 890 217 445 Extension for reply within third month | | 118 1390 218 695 Extension for reply within fourth month | | 128 1890 228 945 Extension for reply within fifth month | | 119 310 219 155 Notice of Appeal | | 120 310 220 155 Filing a brief in support of an appeal | | 121 270 221 135 Request for oral hearing | | 138 1510 138 1510 Petition to institute a public use proceeding | | 140 110 240 55 Petition to revive - unavoidable | | 141 1240 241 620 Petition to revive - unintentional | | 142 1240 242 620 Utility issue fee (or reissue) | | 143 440 243 220 Design issue fee | | 144 600 244 300 Plant issue fee | | 122 130 122 130 Petitions to the Commissioner | | 123 50 123 50 Petitions related to provisional applications | | 126 180 126 180 Submission of Information Disclosure Stmt | | 581 40 581 40 Recording each patent assignment per property (times number of properties) | | 146 710 246 355 Filing a submission after a final rejection (37 CFR 1.129(a)) | | 149 710 249 355 For each additional invention to be examined (37 CFR 1.129(b)) | | 179 710 279 355 Request for Continued Examination (RCE) | | 169 900 169 900 Request for expedited examination of a design application | | Other fee (specify) _____ | | | |
| Fee Description | Fee Paid | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 105 130 205 65 Surcharge - late filing fee or oath | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 139 130 139 130 Non-English specification | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 147 2520 147 2520 For filing a request for ex parte reexamination | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 112 920* 112 920* Requesting publication of SIR prior to Examiner action | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 113 1840* 113 1840* Requesting publication of SIR after Examiner action | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 115 110 215 55 Extension for reply within first month | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 116 390 216 195 Extension for reply within second Month | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 117 890 217 445 Extension for reply within third month | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 118 1390 218 695 Extension for reply within fourth month | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 128 1890 228 945 Extension for reply within fifth month | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 119 310 219 155 Notice of Appeal | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 120 310 220 155 Filing a brief in support of an appeal | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 121 270 221 135 Request for oral hearing | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 138 1510 138 1510 Petition to institute a public use proceeding | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 140 110 240 55 Petition to revive - unavoidable | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 141 1240 241 620 Petition to revive - unintentional | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 142 1240 242 620 Utility issue fee (or reissue) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 143 440 243 220 Design issue fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 144 600 244 300 Plant issue fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 122 130 122 130 Petitions to the Commissioner | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 123 50 123 50 Petitions related to provisional applications | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 126 180 126 180 Submission of Information Disclosure Stmt | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 581 40 581 40 Recording each patent assignment per property (times number of properties) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 146 710 246 355 Filing a submission after a final rejection (37 CFR 1.129(a)) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 149 710 249 355 For each additional invention to be examined (37 CFR 1.129(b)) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 179 710 279 355 Request for Continued Examination (RCE) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 169 900 169 900 Request for expedited examination of a design application | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 2. <input type="checkbox"/> Payment Enclosed: <input type="checkbox"/> Check <input type="checkbox"/> Credit Card <input type="checkbox"/> Money Order <input type="checkbox"/> Other | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FEES CALCULATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. BASIC FILING FEE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Large | Entity | Small | Entity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fee | Fee | Fee | Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Code | (\$) | Code | (\$) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 101 | 710 | 201 | 355 | Utility Filing Fee | 710.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 106 | 320 | 206 | 160 | Design Filing Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 107 | 490 | 207 | 245 | Plant Filing Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 108 | 710 | 208 | 355 | Reissue filing Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 114 | 150 | 214 | 75 | Provisional Filing Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | SUBTOTAL (1) | 710.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2. EXTRA CLAIM FEES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Claims | 56 | -20** | 36 | Extra Claims | Fee From Below | Fee Paid | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Independent Claims | 7 | -3* | 4 | x | 18.00 | = | 648.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Multiple Dependant | | | | x | 80.00 | = | 320.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Large | Entity | Small | Entity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fee | Fee | Fee | Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Code | (\$) | Code | (\$) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 103 | 18 | 203 | 9 | Claims in excess of 20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 102 | 80 | 202 | 40 | Independent claims in excess of 3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 104 | 270 | 204 | 135 | Multiple dependent claim, if not paid | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 109 | 80 | 209 | 40 | **Reissue independent claims over original patent | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 110 | 18 | 210 | 9 | **Reissue claims in excess of 20 and over original patent | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | SUBTOTAL (2) | 968.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **or number previously paid, if greater. For Reissues, see above | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

*Reduced by Basic Filing Fee Paid SUBTOTAL (3) _____

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|---------------------|--|--------------------------------------|--------|---------------------------------|--------------|
| SUBMITTED BY | | | | Complete (if applicable) | |
| Name (Print/Type) | Natu J. Patel | Registration No. (Attorney/Agent) | 39,559 | Telephone | 314-621-5070 |
| Signature |  | | | Date | May 31, 2001 |

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RD-28408

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I certify that the attached patent application of **TIM K. KEYES** and **BRIAN N. DINGMAN** for **METHODS AND SYSTEMS FOR PORTFOLIO CASH FLOW VALUATION**, docket number 12764-00080, including:

- Utility Patent Application Transmittal (1 page)
- Fee Transmittal (in duplicate) (1 page)
- Twenty-two (22) pages of specification; nine (9) pages of claims; one (1) page of abstract
- Appendix A (7 pages)
- Fourteen (14) sheets of drawings
- Combined Declaration and Power of Attorney (2 pages, for identification of inventors only)
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.



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